

**Information to identify the case:**

Debtor 1	<u>Raymond A. Proietti Jr.</u>	Social Security number or ITIN	xxx-xx-4471
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-22530-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Raymond A. Proietti Jr.

9/22/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Raymond A. Proietti, Jr.  
 Debtor

Case No. 17-22530-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db +Raymond A. Proietti, Jr., 51 Barbary Lane, Columbus, NJ 08022-2312  
 cr +USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Ave, Suite 400,  
 Seattle, WA 98121-3132  
 516890680 +Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,  
 St Louis, MO 63179-0040  
 516890688 +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 516974229 State of New Jersey, DIVISION OF EMPLOYER ACCOUNTS, PO BOX 379,  
 TRENTON, NEW JERSEY 08625-0379  
 516890691 +The Smile Center, 23659 Columbus Rd, Ste 1, Columbus, NJ 08022-1980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 22 2017 22:40:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Sep 22 2017 22:40:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516890677 +EDI: CINGMIDLAND.COM Sep 22 2017 22:28:00 AT&T Mobility, PO Box 537104,  
 Atlanta, GA 30353-7104  
 516890678 +EDI: CAPITALONE.COM Sep 22 2017 22:28:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 516890679 +EDI: CHASE.COM Sep 22 2017 22:28:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516890681 +EDI: WESTASSET.COM Sep 22 2017 22:28:00 Global Receivables Solutions, Inc.,  
 7171 Mercy Road, Omaha, NE 68106-2620  
 516890683 +E-mail/Text: bankruptcy.notices@hdfsi.com Sep 22 2017 22:41:29 Harley Davidson Financial,  
 Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048  
 516890685 +EDI: CBSKOHL.S.COM Sep 22 2017 22:28:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 516890686 +E-mail/PDF: bankruptcy@ncfsi.com Sep 22 2017 22:43:33 New Century Financial Service,  
 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038  
 516893259 +EDI: RMSC.COM Sep 22 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516890690 +EDI: RMSC.COM Sep 22 2017 22:28:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060,  
 Orlando, FL 32896-0001  
 516890692 +EDI: USAA.COM Sep 22 2017 22:28:00 USAA Federal Savings Bank, Attn: Bankruptcy,  
 9800 Fredericksburg Rd, San Antonio, TX 78288-0002  
 516890694 +EDI: USAA.COM Sep 22 2017 22:28:00 USAA Savings Bank, 10750 McDermott,  
 San Antonio, TX 78288-1600  
 516890693 EDI: USAA.COM Sep 22 2017 22:28:00 Usaa Federal Savings Bank, 10750 McDermott Fwy,  
 San Antonio, TX 78288-1600  
 516890695 +EDI: USAA.COM Sep 22 2017 22:28:00 Usaa Svg Bk, 10750 McDermott Freeway,  
 San Antonio, TX 78288-1600

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516890682\* +Global Receivables Solutions, Inc., 7171 Mercy Road, Omaha, NE 68106-2620  
 516890684\* +Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048,  
 Carson City, NV 89721-2048  
 516890687\* +New Century Financial Service, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038  
 516890689\* +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 21

Date Rcvd: Sep 22, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,  
BNCmail@w-legal.com  
Lee Martin Perlman on behalf of Debtor Raymond A. Proietti, Jr. ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5